

**CHASE PRIVATE CLIENT**

JPMorgan Chase Bank, N.A.  
P O Box 182051  
Columbus, OH 43218 - 2051

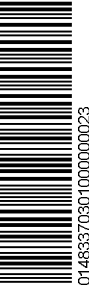
June 01, 2024 through June 28, 2024

Account Number: [REDACTED] **0385****CUSTOMER SERVICE INFORMATION**

Web site: **Chase.com**  
Service Center: **1-888-994-5626**  
Para Espanol: **1-888-994-5626**  
International Calls: **1-713-262-1679**  
We accept operator relay calls

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BETH HENSON  
DEBTOR IN POSSESSION CASE NO. 23-12719  
298 ASTON FOREST LN  
CROWNSVILLE MD 21032-1606

**Good news – we reduced the Non-Chase ATM Fee in several U.S. territories**

As of February 20, 2024, we reduced the Non-Chase ATM Fee to \$3 (previously \$5) in American Samoa, Guam and the Northern Mariana Islands. We'll continue to waive this fee for eligible accounts and the ATM owner/network will still charge a Surcharge Fee.<sup>1</sup> You won't be charged these fees when you use a Chase ATM.

For more information, please see the Fee Schedule in the **Additional Banking Services and Fees** at [chase.com/disclosures](https://chase.com/disclosures).

If you have any questions, please call us at the number listed on this statement. We accept operator relay calls.

<sup>1</sup>For Chase Sapphire<sup>SM</sup> Checking, Chase Private Client Checking<sup>SM</sup> and Chase Private Client Savings<sup>SM</sup> accounts, we waive the Chase fee and refund ATM Surcharge Fees charged to you at non-Chase ATMs. For Chase Premier Plus Checking<sup>SM</sup>, we waive the Chase fee for the first four Non-Chase ATM transactions each statement period.

**Please review our overdraft service options at the end of this statement**

We've included an overview of our overdraft services and fees that are available for personal checking account(s) at the end of this statement.

Please note, the following overdraft services are not available for certain accounts:

- Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>, Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.
- Overdraft Protection is not available for Chase Secure Checking<sup>SM</sup> and Chase First Checking<sup>SM</sup>.

If you have questions, please visit [chase.com/overdraft](https://chase.com/overdraft) or call us at the number on this statement. We accept operator relay calls.

**We updated the Digital Services Agreement and digital Transfers Terms & Conditions**

To help protect your account, we've updated our terms for our Transfers Service. We now determine the limit for each external transfer (a transfer between your eligible Chase account and an external account you've added to your online profile) based on internal Chase criteria at the time you schedule the transfer, rather than applying predetermined limits. The new terms may affect your maximum daily external transfer limit.

You can see the new terms in section 1.2 of the Digital Services Agreement, Addendum: Transfers Service or in the Transfers Agreement.

How to view the Digital Services Agreement or Transfers Agreement:

- On [chase.com](https://chase.com) after you log in to your account, click on the Main Menu then select "Agreements & disclosures."
- On the Chase Mobile<sup>®</sup> app, select "Legal information" from Profile & Settings or at the bottom of the home page, then "Legal agreements and disclosures."



## CHASE PRIVATE CLIENT

June 01, 2024 through June 28, 2024

Account Number: [REDACTED] 0385

**CHECKING SUMMARY**

Chase Private Client Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$68,453.28</b>
Deposits and Additions	85.10
ATM & Debit Card Withdrawals	-4,521.21
Electronic Withdrawals	-1,053.90
<b>Ending Balance</b>	<b>\$62,963.27</b>
Annual Percentage Yield Earned This Period	0.01%
Interest Paid This Period	\$0.49
Interest Paid Year-to-Date	\$3.08

Good news! Your Chase Private Client Checking Monthly Service Fee was waived because you kept an average beginning day balance of \$150,000 or more in qualifying linked deposits and investments during the statement period.

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$68,453.28</b>
06/03	Card Purchase 05/31 Aaron Brothers #9291 800-642-4235 TX Card 4706	-84.80	68,368.48
06/03	Venmo Payment 1034732341633 Web ID: 3264681992	-61.51	68,306.97
06/03	Card Purchase 06/01 Sq *Gambrills Flower Fa Gambrills MD Card 4706	-79.60	68,227.37
06/03	Card Purchase 06/01 Chick-Fil-A #01312 Gambrills MD Card 4706	-12.87	68,214.50
06/03	Card Purchase With Pin 06/01 Taj Mahal Indo-Pak Gambrills MD Card 4706	-21.97	68,192.53
06/03	Card Purchase 06/02 Amzn Mktp US*S84M56U Amzn.Com/Bill WA Card 4706	-71.53	68,121.00
06/03	Usaa P&C Autopay 13877983 Web ID: Usaa-Pcbp	-401.38	67,719.62
06/04	36 Treas 310 Misc Pay PPD ID: 9101036151	<b>47.36</b>	67,766.98
06/04	Card Purchase 06/01 Mark G Chalpin Esq Att 301-9904900 MD Card 4706	-388.28	67,378.70
06/04	Card Purchase 06/03 Aa CO Farm Lawn Gard Severna Park MD Card 4706	-43.16	67,335.54
06/04	Card Purchase 06/03 Tobacco King (Tk1933) Annapolis MD Card 4706	-46.59	67,288.95
06/04	Card Purchase 06/03 Latino Market Annapolis MD Card 4706	-31.71	67,257.24
06/04	Card Purchase 06/03 Latino Market Annapolis MD Card 4706	-11.50	67,245.74
06/04	Card Purchase 06/03 Sams Club #6357 Annapolis MD Card 4706	-47.63	67,198.11
06/04	Card Purchase 06/03 Sams Scan-N-Go Annapolis MD Card 4706	-16.66	67,181.45
06/04	Verizon Wireless Payments PPD ID: 1223344794	-123.06	67,058.39
06/04	Ltcp Fltclp Ins Prem PPD ID: 7273728941	-183.65	66,874.74
06/04	Card Purchase With Pin 06/04 Costco Whse #0325 Hanover MD Card 4706	-30.98	66,843.76
06/04	Card Purchase With Pin 06/04 Costco Whse #0325 Hanover MD Card 4706	-39.16	66,804.60
06/05	Card Purchase 06/04 Kent Island Crab CO Pasadena MD Card 4706	-75.38	66,729.22
06/05	Recurring Card Purchase 06/05 Verizon*Recurring Pay 800-Verizon FL Card 4706	-264.53	66,464.69
06/06	Card Purchase 06/06 Parkmobile 770-818-9036 DC Card 4706	-2.00	66,462.69
06/06	Card Purchase 06/06 Parkmobile 770-818-9036 DC Card 4706	-1.20	66,461.49
06/06	Zelle Payment To Bill Deepsugar Jpm99Aia7Kqh	-34.30	66,427.19
06/06	Card Purchase 06/06 Sq *Happiness IV Washington DC Card 4706	-130.00	66,297.19
06/07	ATM Surcharge Refund 06/07 890 Bestgate Road Annapolis MD Card 4706	<b>2.25</b>	66,299.44
06/07	Card Purchase 06/06 Dessange Salons Inc Chevy Chase MD Card 4706	-72.00	66,227.44



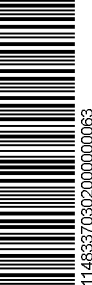
## CHASE PRIVATE CLIENT

June 01, 2024 through June 28, 2024

Account Number: [REDACTED] 0385

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/07	Non-Chase ATM Withdraw 06/07 890 Bestgate Road Annapolis MD Card 4706	-202.25	66,025.19
06/10	Card Purchase 06/06 Colpark Loc 628 Chevy Chase MD Card 4706	-3.00	66,022.19
06/10	Card Purchase 06/07 Latino Market Annapolis MD Card 4706	-41.98	65,980.21
06/10	Card Purchase 06/07 Tobacco King (Tk1933) Annapolis MD Card 4706	-140.36	65,839.85
06/10	Card Purchase 06/07 Bella Lifestyle Nail Sa Annapolis MD Card 4706	-63.86	65,775.99
06/10	Card Purchase With Pin 06/10 Nex Fuel 050460 Annapolis MD Card 4706	-32.36	65,743.63
06/10	Card Purchase With Pin 06/10 Navy Exchange 050460 Annapolis MD Card 4706	-16.47	65,727.16
06/10	Card Purchase With Pin 06/10 Navy Exchange 050460 Annapolis MD Card 4706	-22.98	65,704.18
06/10	Card Purchase With Pin 06/10 Annapolis Commis 321 K Annapolis MD Card 4706	-104.03	65,600.15
06/11	Card Purchase 06/10 Tst* Rutabaga Juicery & Annapolis MD Card 4706	-10.39	65,589.76
06/12	Card Purchase 06/11 Aa CO Farm Lawn Gard Severna Park MD Card 4706	-51.50	65,538.26
06/13	Card Purchase With Pin 06/13 Michaels Stores Inc881 Annapolis MD Card 4706	-38.04	65,500.22
06/14	Card Purchase 06/13 Annearundelco-UTIL 410-222-1144 MD Card 4706	-334.82	65,165.40
06/17	Card Purchase 06/13 Chick-Fil-A #03540 Annapolis MD Card 4706	-12.87	65,152.53
06/17	Card Purchase 06/14 Amazon MktpI*O59Nb8B Amzn.Com/Bill WA Card 4706	-13.76	65,138.77
06/17	Recurring Card Purchase 06/14 Uscca/Delta Defense L 877-677-1919 WI Card 4706	-29.15	65,109.62
06/17	Card Purchase 06/14 Pabc-Single Space Mete Baltimore MD Card 4706	-5.25	65,104.37
06/17	Card Purchase 06/14 The Point Crab House An Arnold MD Card 4706	-44.60	65,059.77
06/17	Card Purchase With Pin 06/16 The Home Depot #2557 Annapolis MD Card 4706	-18.87	65,040.90
06/18	Recurring Card Purchase 06/18 Apple.Com/Bill 866-712-7753 CA Card 4706	-10.59	65,030.31
06/20	Card Purchase 06/19 Amazon MktpI*192Yx6Q Amzn.Com/Bill WA Card 4706	-136.17	64,894.14
06/20	Card Purchase 06/19 Amazon MktpI*B32Bp6R Amzn.Com/Bill WA Card 4706	-28.60	64,865.54
06/20	Recurring Card Purchase 06/18 Tidal 844-878-4325 844-8784325 FL Card 4706	-11.65	64,853.89
06/20	Card Purchase 06/18 Sq *Diehl's Produce Eas Annapolis MD Card 4706	-39.27	64,814.62
06/20	Card Purchase 06/18 Annearundelco-UTIL 410-222-1144 MD Card 4706	-36.41	64,778.21
06/20	Card Purchase 06/19 Amzn Mktp US*1J9G15Z Amzn.Com/Bill WA Card 4706	-35.74	64,742.47
06/20	Recurring Card Purchase 06/19 Apple.Com/Bill 866-712-7753 CA Card 4706	-2.99	64,739.48
06/20	Card Purchase With Pin 06/19 Petsmart # 0359 Annapolis MD Card 4706	-93.28	64,646.20
06/20	Card Purchase With Pin 06/19 Sams Club Sam's Club Annapolis MD Card 4706	-43.49	64,602.71
06/20	Card Purchase With Pin 06/20 Safeway 2629 Annapolis MD Card 4706	-72.12	64,530.59
06/20	Card Purchase With Pin 06/20 Costco Whse #0325 Hanover MD Card 4706	-19.99	64,510.60
06/20	Card Purchase With Pin 06/20 Costco Whse #0325 Hanover MD Card 4706	-214.61	64,295.99
06/21	Card Purchase Return 06/20 Petsmart # 0359 Annapolis MD Card 4706	35.00	64,330.99
06/21	Zelle Payment To Sandra Gallagos Jpm99Aj2G124	-250.00	64,080.99
06/24	Card Purchase 06/21 Samsclub.Com 888-746-7726 AR Card 4706	-47.18	64,033.81





CHASE PRIVATE CLIENT

June 01, 2024 through June 28, 2024

Account Number: [REDACTED] 0385

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
06/24	Card Purchase 06/20 Chick-Fil-A #01293 Hanover MD Card 4706	-8.99	64,024.82
06/24	Card Purchase 06/21 Resident Advisor Ticke London Card 4706	-28.55	63,996.27
06/24	Card Purchase 06/23 Amazon MktpI*Fz6CA12 Amzn.Com/Bill WA Card 4706	-55.68	63,940.59
06/24	Card Purchase 06/22 Sq *Schillinger's Farm Annapolis MD Card 4706	-13.26	63,927.33
06/24	Card Purchase With Pin 06/22 Cvs/Pharmacy #02 02775 Annapolis MD Card 4706	-18.86	63,908.47
06/24	Card Purchase 06/22 Stoltzfus Produce Annapolis MD Card 4706	-66.24	63,842.23
06/24	Card Purchase 06/22 E And S Bbq And Fresh P Annapolis MD Card 4706	-29.75	63,812.48
06/24	Card Purchase 06/22 Beilers Bulk Foods Annapolis MD Card 4706	-37.05	63,775.43
06/24	Card Purchase 06/22 Beilers Deli & Cheese L Annapolis MD Card 4706	-27.68	63,747.75
06/24	Card Purchase 06/22 Springville Salads Annapolis MD Card 4706	-18.61	63,729.14
06/24	Card Purchase 06/22 Tobacco Hut And Vape Annapolis MD Card 4706	-66.78	63,662.36
06/24	Card Purchase 06/22 Harbor Inn And Mini MA Crownsville MD Card 4706	-17.27	63,645.09
06/24	Card Purchase 06/24 Tst* Red Hot & Blue B 410-626-7427 MD Card 4706	-58.30	63,586.79
06/24	Card Purchase With Pin 06/23 Michaels Stores Inc881 Annapolis MD Card 4706	-37.02	63,549.77
06/24	Card Purchase With Pin 06/24 Crownsville Aut Crownsville MD Card 4706	-149.69	63,400.08
06/24	Card Purchase With Pin 06/24 Safeway 2629 Annapolis MD Card 4706	-112.76	63,287.32
06/25	Card Purchase 06/24 Sq *Happiness IV Washington DC Card 4706	-100.00	63,187.32
06/25	Card Purchase 06/24 Hana Japanese Market Washington DC Card 4706	-40.40	63,146.92
06/25	Card Purchase 06/24 Vivint Inc/US 801-705-6253 UT Card 4706	-39.33	63,107.59
06/25	Card Purchase With Pin 06/25 Laurel Skating Center Laurel MD Card 4706	-8.00	63,099.59
06/26	Card Purchase 06/25 Veip Station 15 Annapolis MD Card 4706	-14.00	63,085.59
06/27	Card Purchase 06/27 Amazon MktpI*Rc0Lj1J Amzn.Com/Bill WA Card 4706	-17.99	63,067.60
06/27	Card Purchase 06/27 Amazon MktpI*Rc3CR6J Amzn.Com/Bill WA Card 4706	-22.49	63,045.11
06/27	Card Purchase 06/27 Amazon MktpI*Rg0Jf2I Amzn.Com/Bill WA Card 4706	-40.95	63,004.16
06/28	Card Purchase With Pin 06/28 Crownsville Aut Crownsville MD Card 4706	-41.38	62,962.78
06/28	Interest Payment	0.49	62,963.27
Ending Balance			\$62,963.27



CHASE PRIVATE CLIENT

June 01, 2024 through June 28, 2024

Account Number: [REDACTED] 0385

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**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

Call us at 1-866-564-2262 or write us at the address on the front of this statement immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

**For personal accounts only:** We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number;
- A description of the error or the transaction you are unsure about, and why you think it is an error or want more information; and
- The amount of the suspected error.

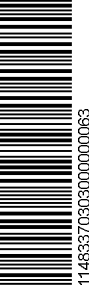
We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**For business accounts,** see your deposit account agreement or other applicable agreements that govern your account for details.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC FUNDS TRANSFERS:** Contact us immediately if your statement is incorrect or if you need more information about any non-electronic funds transfers on this statement. For more details, see your deposit account agreement or other applicable agreements that govern your account.

JPMorgan Chase Bank, N.A. Member FDIC

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CHASE PRIVATE CLIENT

June 01, 2024 through June 28, 2024

Account Number: [REDACTED] 0385

## Overdraft and Overdraft Fee Information for Your Chase Checking Account

### What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Whether your account has enough money to cover a transaction is determined during our nightly processing. During our nightly processing, we take your previous end of day's balance and post credits. If there are any deposits not yet available for use or holds (such as a garnishment), these will reduce the account balance used to pay your transactions. Then we subtract any debit transactions presented during our nightly processing. The available balance shown to you during the day may not be the same amount used to pay your transactions as some transactions may not be displayed to you before nightly processing.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any transactions presented for payment. If we do not authorize an overdraft, your transaction will be declined. If we do not pay an overdraft, your transaction will be returned. Additional information about overdrafts and your account features can be found in the *Deposit Account Agreement*.

We can cover your overdrafts in three different ways:

1. We have a Standard Overdraft Practice that comes with your account.
2. We offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our Standard Overdraft Practice. You can contact us to learn more.
3. We also offer Chase Debit Card Coverage<sup>SM</sup>, which allows you to choose how we treat your everyday debit card transactions (e.g. groceries, gasoline or dining out), in addition to our Standard Overdraft Practice.

This notice explains our Standard Overdraft Practice and Chase Debit Card Coverage.

- **What is the Standard Overdraft Practice that comes with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions (e.g. movie subscriptions or gym memberships)

- **What is Chase Debit Card Coverage?**

If you enroll in Chase Debit Card Coverage we **may** authorize and pay overdrafts for **everyday debit card transactions** (e.g. groceries, gasoline or dining out) in addition to our Standard Overdraft Practice.

- **What fees will I be charged if Chase pays my overdraft?**

If we authorize and pay an overdraft, we'll charge you a \$34 Overdraft Fee per transaction during our nightly processing beginning with the first transaction that overdraws your account balance by more than \$50 (maximum of 3 fees per business day, up to \$102).

We won't charge you an Overdraft Fee in the following circumstances:

- With Chase Overdraft Assist<sup>SM</sup>, we won't charge an Overdraft Fee if you're overdrawn by \$50 or less at the end of the business day **OR** if you're overdrawn by more than \$50 and you bring your account balance to overdrawn by \$50 or less at the end of the next business day (you have until 11 p.m ET (8 p.m PT) to make a deposit or transfer). Chase Overdraft Assist does not require enrollment and comes with eligible Chase checking accounts.
- We won't charge an Overdraft Fee for transactions that are \$5 or less.
- We won't charge an Overdraft Fee if your debit card transaction was authorized when there was a sufficient available balance in your account.
- For Chase Sapphire<sup>SM</sup> Checking and Chase Private Client Checking<sup>SM</sup> accounts, there are no Overdraft Fees when item(s) are presented against an account with insufficient funds on the first four business days during the current and prior 12 statement periods. On a business day when we returned item(s), this counts toward the four business days when an Overdraft Fee will not be charged.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner want Chase to authorize overdrafts on your everyday debit card transactions, please make your Chase Debit Card Coverage selection. You can change your Chase Debit Card Coverage selection at any time by signing in to chase.com or Chase Mobile<sup>®</sup> to update your account settings, calling us at 1-800-935-9935 (or at 1-713-262-1679 if outside the U.S.), or visiting a Chase branch. We accept operator relay calls.